

U. S. DEPARTMENT OF EDUCATION
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS

Erica L. Murphy,
Erica Latice Murphy
1065 Scales Circle
Valley, AL 36854-4610

SSN: 418-96-0909

I certify that Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 05/23/06.

On or about 01/07/97, the borrower executed promissory note(s) to secure loan(s) of \$2,625.00 and \$4,000.00, from the U.S. Department of Education at a variable interest rate to be established annually. This loan was made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et. seq. (34 CFR Part 685). The Department demanded payment according to the terms of the note(s), and the borrower defaulted on the obligation on 03/30/98. The Department has credited \$360.00 from all sources, including Treasury Department offsets, if any to the balance. After application of these payments, the borrower now owes the United States the following:

Principal	\$6,942.70
Interest:	\$3,399.63
Administrative/Collection Costs:	\$0.00
Late Fees:	\$0.00
 Total debt as of 05/23/06:	 \$10,342.33

Interest accrues on the principal shown here at the rate of rate of 6.10% per annum and a daily rate of \$1.16 through June 30, 2006 and thereafter at such rate as the Department establishes pursuant to section 455 of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087d.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 6/20/06

Name: Jessica Liu
Title: Loan Analyst
Branch: Litigation

Jessica Liu
Loan Analyst

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